

ABSTRACT OF THE DISCLOSURE

1        In a multi-network environment, a request signal is sent from a user  
2    terminal to each of a number of communications networks. In response, the  
3    network returns a response signal. Based on the response signals received  
4    from all networks, the user selects one of the networks. The response signal  
5    contains information on communication services of the requested network  
6    such as tariff data and current congestion level. The user terminal then  
7    establishes a connection to the selected communications network. In a  
8    modified embodiment, request signals may be sent during a handover to base  
9    stations of different wireless networks to request for congestion information  
10   for selecting a network having the lowest congestion level as a handover  
11   destination. In a further modification, when a congestion is encountered in a  
12   first network in response to a user's request, a second network of low  
13   congestion level is selected and indicated to the user.